



EDUCATION RELATED DEFERMENT REQUEST

William D. Ford Federal Direct Loan Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents will be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0011
Form Approved
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EDU

SECTION 1: BORROWER IDENTIFICATION

Last Name	First Name	Middle Initial	Social Security Number
Street Address			Area Code/Telephone Number (home) ()
City			Area Code/Telephone Number (other) ()
State	Zip Code	E-mail Address (optional)	

SECTION 2: DEFERMENT REQUEST

Before completing this form, carefully read the instructions and other information in Sections 5, 6, and 7.

☒ I meet the eligibility requirements stated in Section 7 for the deferment checked below and request that the U.S. Department of Education (ED) defer repayment of my loan(s) while:

- ☐ I am in a full-time course of study in a **GRADUATE FELLOWSHIP** program.
☐ I am in a full-time **REHABILITATION TRAINING** program.

NOTE: You are eligible for the **INTERNSHIP / RESIDENCY, TEACHER SHORTAGE AREA, and PLUS BORROWER WITH DEPENDENT STUDENT** deferments only if, at the time you received your first Direct Loan, you had an outstanding balance on a Federal Family Education Loan (FFEL) Program loan that was made before July 1, 1993. Direct PLUS Loan and Direct PLUS Consolidation Loan borrowers are not eligible for the **TEACHER SHORTAGE AREA** deferment.

- ☐ I am in an **INTERNSHIP / RESIDENCY** program at an institution of higher education, hospital, or health care facility.
☐ I am in an **INTERNSHIP / RESIDENCY** program at any other institution or organization. Name of program: _____
☐ I am teaching in a designated **TEACHER SHORTAGE AREA**.
☐ The **STUDENT** (named below) **FOR WHOM I BORROWED A DIRECT PLUS LOAN IS DEPENDENT** and is (check the appropriate box):
☐ Enrolled at least half-time at an eligible school.
☐ In a full-time rehabilitation training program.

STUDENT'S NAME _____

STUDENT'S SSN _____

_____-_____-_____-_____-_____-_____-

SECTION 3: BORROWER UNDERSTANDINGS AND CERTIFICATIONS

☒ I understand that the following terms and conditions apply to this deferment:

- (1) I am not required to make payments of loan principal during my deferment. No interest will be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). For any unsubsidized loan(s), I will receive a quarterly interest statement, and I may pay the interest at any time. If I do not pay the interest that accrues on my unsubsidized loan(s), it will be capitalized at the end of my deferment period.
- (2) My deferment will begin on the date the condition that qualifies me for the deferment began, as certified by the authorized official who completes Section 4 of this form.
- (3) My deferment will end on the earlier of (A) the date that I no longer meet the condition that qualifies me for the deferment, or (B) the ending date of that condition as certified by the authorized official who completes Section 4 of this form.
- (4) If my deferment does not cover all of my past due payments, ED may grant me a forbearance for all payments that were due before the begin date of my deferment. If the period for which I am eligible for a deferment has ended, ED may grant me a forbearance for all payments that are due at the time my deferment request is processed.
- (5) ED may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. ED will not capitalize interest that accrues during this forbearance.

☒ I certify that:

- (1) The information I have provided on this form is true and correct.
- (2) If I am requesting an **INTERNSHIP / RESIDENCY, TEACHER SHORTAGE AREA, or PLUS BORROWER WITH DEPENDENT STUDENT** deferment, at the time I obtained my first Direct Loan, I had an outstanding balance on a FFEL Program loan that was made before July 1, 1993.
- (3) I will provide additional documentation to the Direct Loan Servicing Center, as required, to support my eligibility for this deferment.
- (4) I will notify the Direct Loan Servicing Center immediately if I no longer meet the condition that qualifies me for this deferment.
- (5) I have read, understand, and meet the eligibility requirements of the deferment for which I have applied.

BORROWER'S SIGNATURE _____

DATE _____

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

I certify, to the best of my knowledge and belief, that the borrower or student named above is/was engaged in the activity indicated in Section 2, and that the borrower/student and the program/teaching service meet all of the eligibility requirements stated in Section 7. The program/teaching service/enrollment begins/began on (month-day-year)

_____-_____-_____- and is expected to end/ended on _____-_____-_____-.

Teacher Shortage Area Deferment Only. The borrower is/was teaching in (area/curriculum) _____, which is a shortage area designated by the U.S. Secretary of Education for the state of _____ for the school year beginning on (month-day-year) _____-_____-_____- and ending on _____-_____-_____-.

Institution's Name _____

OPE-ID (if applicable) _____

Address _____

City, State, Zip _____

Name/Title of Authorized Official _____

Telephone () _____

AUTHORIZED OFFICIAL'S SIGNATURE _____

DATE _____

SECTION 5: INSTRUCTIONS

Type or print using dark ink. Report dates as month-day-year. For example, show "January 31, 2002" as "01-31-2002". **REMEMBER TO SIGN AND DATE THE FORM AND HAVE AN AUTHORIZED OFFICIAL FOR YOUR PROGRAM / TEACHING SERVICE (OR AN OFFICIAL OF YOUR DEPENDENT STUDENT'S SCHOOL / PROGRAM) COMPLETE SECTION 4.**

Send the completed form and any required documentation to:

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 5609
Greenville, TX 75403-5609

If you need help completing this form, call 1-800-848-0979.

If you use a telecommunications device for the deaf (TDD), call 1-800-848-0983.

Direct Loan Servicing Center web site: www.dl.ed.gov

SECTION 6: DEFINITIONS

- An **authorized official** who may complete Section 4 is (1) an authorized official of the Graduate Fellowship Program, Rehabilitation Training Program, or (for all internships and residencies) Internship/Residency Program; (2) a State Licensing Official (if you are in an internship that is required before you can begin professional practice or service; if this additional certification is required for your internship, it must be provided on a separate statement attached to this form); (3) the Chief School Administrator (if you are teaching in teacher shortage areas; additional certification may be required if the Chief State School Officer has not provided a list of approved shortage areas to school administrators); or (4) an authorized official of the school where your dependent student is/was enrolled at least half-time.
- If unpaid interest is **capitalized**, this means that it is added to the principal balance of your loan(s). This will increase the principal amount and the total cost of your loan(s).
- A **deferment** allows you to temporarily postpone making payments on your loan(s). No interest is charged during a deferment on Direct Subsidized Loans and Direct Subsidized Consolidation Loans. Interest is charged during a deferment on all other Direct Loans.
- A **dependent** student is a student who (1) is less than 24 years of age by December 31 of the award year (July 1 through June 30) in which the student is enrolled in an eligible school or is in a rehabilitation training program; (2) is not an orphan or ward of the court; (3) is not a veteran of the armed forces of the United States; (4) is not a graduate or professional student; (5) is not married; (6) has no legal dependents; and (7) has not been classified as independent by a financial aid administrator due to other unusual circumstances.
- An **eligible school** is a school that has been approved by ED to participate in ED's Student Financial Assistance programs or that meets other requirements. The Direct Loan Servicing Center can tell you if the school where your dependent student is/was enrolled is an eligible school.
- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- A **forbearance** allows you to temporarily postpone making payments on your loan(s), gives you an extension of time for making payments, or lets you temporarily make smaller payments than previously scheduled. Interest is charged during a forbearance on all types of Direct Loans.
- The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans. These loans are known collectively as "Direct Loans".

SECTION 7: ELIGIBILITY REQUIREMENTS

GRADUATE FELLOWSHIP Deferment. You may defer repayment of your loan(s) while you are in a full-time course of study in a graduate fellowship program. **NOTE:** If you are in a medical internship or residency program, you are not eligible for this deferment. To qualify, your graduate fellowship program must (1) provide sufficient financial support to allow for full-time study for a period of at least six months; (2) require, before the awarding of financial support, a written statement from each applicant which explains the applicant's objectives; (3) require a graduate fellow to submit periodic reports, projects, or other evidence of the graduate fellow's progress, and (4) in the case of a course of study at a foreign university, accept the course of study for completion of the fellowship program. In addition, you must: (1) hold at least a Bachelor's Degree conferred by an institution of higher education, and (2) have been accepted or recommended by an institution of higher education for acceptance into the graduate fellowship program on a full-time basis.

REHABILITATION TRAINING Deferment. You may defer repayment of your loan(s) while you are in a full-time rehabilitation training program. To qualify, your training program must (1) be licensed, approved, certified or recognized as providing rehabilitation training to disabled individuals by the Department of Veterans Affairs or a state agency responsible for vocational rehabilitation, drug abuse treatment, mental health services, or alcohol abuse treatment programs; (2) provide services under a written individualized plan that specifies the date the services are expected to end; and (3) be structured in a way that requires a substantial commitment by you to your rehabilitation. ("Substantial commitment" means a commitment of time and effort that would normally prevent a person from being employed 30 or more hours per week in a position expected to last at least three months.) In addition, you must be either receiving, or scheduled to receive, these rehabilitation services.

SECTION 7: ELIGIBILITY REQUIREMENTS (CONTINUED)

NOTE: To qualify for an **INTERNSHIP / RESIDENCY, TEACHER SHORTAGE AREA or PLUS BORROWER WITH DEPENDENT STUDENT** deferment, at the time you received your first Direct Loan, you must have had an outstanding balance on a FFEL Program loan that was made before July 1, 1993.

INTERNSHIP / RESIDENCY Deferment. You may defer repayment of your loan(s) while you are in an internship/residency program. **You may receive this deferment for a maximum of 24 months.** You may request forbearance for the remainder of a medical or dental internship/residency program. Dental Interns / Residents are encouraged to apply for an IN-SCHOOL Deferment. To qualify, you must have been accepted into an internship/residency program which must: (1) be a supervised training program, and (2) require that you hold at least a Bachelor's Degree before acceptance into the program. In addition, your program must either: (1) lead to a degree or certificate from an institution of higher education, a hospital, or a health care facility that offers postgraduate training, or (2) be required before you may be certified for professional practice or service. **If your program does not lead to a degree or certificate, but is required before you may be certified for professional practice or service, you must also provide (attached to this form) a separate statement from the appropriate state licensing agency certifying this requirement. This is in addition to the certification from an authorized official of your program in Section 4.**

TEACHER SHORTAGE AREA Deferment. You may defer repayment of your loan(s) while you are teaching in a designated teacher shortage area. **You may receive this deferment for a maximum of 36 months.** You must reapply each school year. Direct PLUS Loan and Direct PLUS Consolidation Loan borrowers are not eligible. To qualify, you must teach full-time in a public or non-profit private elementary or secondary school in a geographic region or specific grade level, academic, instructional, subject matter or discipline classification that has been designated as a shortage area by ED. (Contact your Chief School Administrator or Chief State School Officer for a list of your state's shortage areas.) You may reapply for a continuation of this deferment even if your teaching area is no longer classified as a shortage area.

PLUS BORROWER WITH DEPENDENT STUDENT Deferment. You may defer repayment of your Direct PLUS Loan(s) while the student for whom you borrowed a Direct PLUS Loan is dependent and is enrolled at least half-time at an eligible school or is in a full-time rehabilitation training program. If the student is in a full-time rehabilitation training program, all of the requirements for the **REHABILITATION TRAINING** Deferment must be met, with all references to "you" understood to refer to the dependent student.

SECTION 8: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1087a et seq.) and the authority for collecting and using your Social Security Number (SSN) is §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0011. The time required to complete this information collection is estimated to average 0.16 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651. Do not send the completed form to this address.**

If you have questions about the status of **your individual submission of this form**, contact the Direct Loan Servicing Center (see Section 5).